



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: I have a Medicare Advantage Plan, and I don't believe it is the best plan for me right now. I have missed the Medicare Open Enrollment. Is my only option to switch back to Original Medicare?

A: For years, the only time Medicare beneficiaries could change their Medicare Advantage Plan was during the Medicare Open Enrollment Period. This takes place every year, October 15 - December 7.

Starting in 2019, there's a new Medicare Advantage Open Enrollment Period (OEP). It takes place January 1 through March 31 every year. It replaces the Medicare Advantage Disenrollment Period (January 1 – February 14).

Between January 1 and March 31 each year, if you are enrolled in a Medicare Advantage plan, you can leave your plan and return to Original Medicare, and buy a Part D prescription drug

plan to supplement your Original Medicare.

Starting in 2019, you also have the option to switch to a different Medicare Advantage plan during . From 2011 through 2018, there wasn't an option to switch to a different Medicare Advantage plan outside of the Fall Open Enrollment Period, unless you had a circumstance that allowed you a Special Enrollment Period.

Only one switch during this time frame is allowed each year — you can change your mind multiple times during the enrollment period in the fall, but can only switch to a different Medicare Advantage plan (or back to Original Medicare) ONCE in the first quarter of the new year.

However, if you sign up for a Medicare Advantage plan in the Fall and then decide you don't like it once it takes effect in January, you have until the end of March to make a change.

You can only sign up for Part D coverage during the first three months of the year if you're switching from a Medicare Advantage plan back to Original Medicare. You cannot, for example, be enrolled in Original Medicare with a Part D plan and then switch to a different Part D plan during the January – March enrollment period. Instead, you'd need to make that change during the Fall election period (October 15 to December 7).

If have any questions about the new Medicare Advantage Open Enrollment Period, Advantage Plans, or any questions related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.